



# A User's Guide for the Uniform Bank Performance Report

March 1999



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**Copies of the manual may be obtained from:**

Federal Financial Institutions Examination Council  
(see order form at Appendix B)

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# Introduction

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The Uniform Bank Performance Report (UBPR) is an analytical tool created for bank supervisory, examination, and bank management purposes. In a concise format, it shows the impact of management decisions and economic conditions on a bank's performance and balance-sheet composition. The performance and composition data contained in the report can be used as an aid in evaluating the adequacy of earnings, liquidity, capital, asset and liability management, and growth management. Bankers and examiners alike can use this report to further their understanding of a bank's financial condition and through such understanding perform their duties more effectively.

A UBPR is produced for each commercial bank in the United States that is supervised by the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, or the Office of the Comptroller of the Currency. UBPRs are produced

for FDIC insured savings banks also. The report is computer-generated from a data base derived from public and nonpublic sources. It contains several years' worth of data, which are updated quarterly. Those data are presented in the form of ratios, percentages, and dollar amounts computed mainly from Reports of Condition and Income submitted by the bank. Each UBPR also contains corresponding average data for the bank's peer group and percentile rankings for most ratios. The UBPR therefore permits evaluation of a bank's current condition, trends in its financial performance, and comparisons with the performance of its peer group.

In addition to the individual bank report, the following is also available:

- A Peer Group report, which presents all peer averages
- A State Average Report, which

presents ratio averages within States

- A Distribution report is also produced using the peer groupings in the state average and peer group average reports. Selected percentile values are displayed for individual ratios to provide additional insight into the range of bank performance that comprises an average.
- UBPR data tapes, which present all types of UBPR data in bulk format on magnetic tape.

This user's guide contains basic guidelines for using the UBPR, including a suggested method of analyzing the report, technical information, and ratio definitions. Questions relating to details in this guide may be addressed to the Coordinator for Uniform Performance Reports, Federal Financial Institutions Examination Council, Washington, DC. See the Title Page for the complete address.

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# Summary of Changes to the March 31, 1999 UBPR

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Grouped by page and section are listed items added to the March 31, 1999 UBPR, revisions and the items that will no longer appear. Please refer to the page layouts in Section III of the User's Guide for further details.

Below are changes that appear in the March 31, 1999 UBPR. Additionally one change effecting risk based capital that occurred effective with the September 30, 1998 UBPR and one that effected peer group data effective with the June 30, 1998 UBPR are included.

## Peer Groups

Three line-of-business peer groups have been created for credit card specialty banks. Banks that exceed a 50% threshold will be moved from traditional commercial/savings bank peer groups to one of three asset based credit card peer groups. This change will be retroactive. See Section II, Technical Information for details.

Effective with the June 30, 1998 UBPR the basis for computing peer group average data changed. The UBPR now uses a weighted average by peer group to determine peer group composite information. See Section II, Technical Information for details. This methodology retroactively replaces the previous adjusted mean of ratios.

Effective with the March 31, 1999 UBPR the peer group 25 (newly chartered banks) asset limit was increased

from \$25M to \$50M. This is a retroactive change.

## Pages 1, 11 and 12

Certain ratios for banks that report income taxes based on subchapter S filing status will be revised. This was done to make UBPR data comparable between banks that file income taxes using subchapter S status and those that do not. As of December 31, 1998 approximately 1,000 banks will be effected.

After tax income and dividends for sub-chapter S banks will be adjusted for an assumed tax rate. See Section II, Technical Information for details. Note that this change will only be used in ratio computation and peer group averages and will not be reflected in the Page 2 income statement.

The following ratios are effected:

Net Income to Average Assets (1,12)

Cash Dividends to Net Income (1,12)

Retained Earnings to Average Total Equity (1,11,12)

Net Income as Percent of Average Total Equity (11)

Dividends as Percent of Average Total Equity (11)

Dividends to Net Operating Income (11)

A footnote will be added to the bottom of page 1:

(\*\*\*) Bank has elected sub chapter S tax treatment. Ratios using dividends and after tax income are adjusted for assumed tax rate.

## Page 9

Two ratios using high risk mortgage securities will show N/A beginning from March 31, 1999 forward. This securities item is no longer reported.

## Page 11

**Accumulated Net Gain/Loss Cash Flow Hedges** is a new call report item and was added to the End of Period Capital section.

**Net Other Increases (Decreases)** in the Changes in Total Equity section was revised to include a new call report item Change in accumulated net gains (losses) on cash flow hedges.

## Page 11a

Two ratios to reflect the inclusion of unrealized gains on equity securities were added effective with the September 30, 1998 UBPR. The change was not retroactive.

**Unrealized Gain Marketable Equity Securities (45%)** was added to Tier Two Capital section.

**Risk Weighted Assets On Balance Sheet 100%** was revised to include the allowable 45% gain on marketable equity securities.